

Fill in this information to identify the case:

Debtor 1 DENISE LYNN HARDGRAVE-DUNBAR

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 18-11288JCM

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: PENNYMAC LOAN SERVICES LLC Court claim no. (if known): 11-2

Last 4 digits of any number you use to identify the debtor's account 2 3 9 6

Property Address: 13390 DENNY RD
MEADVILLE PA 16335

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>990.64</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>990.64</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>990.64</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$955.46

The next postpetition payment is due on

2 / 1 / 2024
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 DENISE LYNN HARDGRAVE-DUNBAR
Name

Case number (if known) 18-11288JCM

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 02/01/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **DENISE LYNN HARDGRAVE-DUNBAR**
NameCase number (if known) **18-11288JCM****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
05/25/2022	1235118	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	52.96
06/27/2022	1238150	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	224.81
07/26/2022	1241081	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	224.80
08/24/2022	1243974	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	224.81
09/27/2022	1246843	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	224.80
10/25/2022	1249652	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	38.46
				<u>990.64</u>

MORTGAGE REGULAR PAYMENT (Part 3)

05/24/2019	1119946	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	4,380.73
06/25/2019	1123358	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	884.10
07/29/2019	1126789	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	891.45
08/27/2019	1130270	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	891.44
09/24/2019	1133540	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	891.45
10/24/2019	1136908	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	879.50
11/25/2019	1140363	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	879.50
12/23/2019	1143760	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	439.75
01/28/2020	1147216	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	880.42
02/25/2020	1150744	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	444.05
04/27/2020	1157675	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	2,371.16
05/26/2020	1161008	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	990.66
06/26/2020	1164168	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,013.48
07/29/2020	1167267	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,030.38
08/25/2020	1170345	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,042.71
09/28/2020	1173444	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,051.60
10/26/2020	1176534	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,074.01
11/24/2020	1179599	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,078.51
12/21/2020	1182538	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,086.75
02/22/2021	1188640	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,688.37
03/26/2021	1191946	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,121.78
04/26/2021	1195190	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,125.96
05/25/2021	1198301	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,125.80
06/25/2021	1201491	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,125.65
07/26/2021	1204693	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,191.40
08/26/2021	1207833	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,191.33
09/24/2021	1210936	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,197.88
10/25/2021	1214014	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,174.61
11/22/2021	1217047	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,066.37
12/23/2021	1220130	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
01/26/2022	1223189	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
02/23/2022	1226064	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
03/25/2022	1229029	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
04/26/2022	1232075	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
05/25/2022	1235118	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
06/27/2022	1238150	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
07/26/2022	1241081	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
08/24/2022	1243974	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
09/27/2022	1246843	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
10/25/2022	1249652	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
11/23/2022	1252439	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	954.76
12/22/2022	1255185	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	944.24
01/26/2023	1257924	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	944.24
02/23/2023	1260515	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	944.24
03/28/2023	1263302	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	944.24
04/25/2023	1266113	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	944.24
05/25/2023	1268981	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	617.02
06/26/2023	1271879	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	568.49
07/25/2023	1274622	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	1,647.21
08/25/2023	1277401	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	944.24
09/26/2023	1280131	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	944.24
10/25/2023	1282844	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	944.24
11/27/2023	1285522	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	944.24
12/21/2023	1288101	PENNYMAC LOAN SERVICES LLC	AMOUNTS DISBURSED TO CREDITOR	955.46

Debtor 1 DENISE LYNN HARDGRAVE-DUNBAR Case number (if known) 18-11288JCM
Name

Disbursement History

Date	Check #	Name	Posting Type	Amount
				57,954.26

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

DENISE LYNN HARDGRAVE-DUNBAR
13390 DENNY ROAD
MEADVILLE, PA 16335

REBEKAA SEELINGER ESQ
4640 WOLF RD
ERIE, PA 16505

PENNYMAC LOAN SERVICES LLC
PO BOX 660929
DALLAS, TX 75266-0929

PENNY MAC LOAN SERVICES LLC
PO BOX 2410
MOORPARK, CA 93020

KML LAW GROUP PC** (FRMRLY BRIAN C. NICHOLAS ESQ)
C/O DENISE CARLON ESQ
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

2/1/24

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee